

Information to identify the case:

Debtor 1	<u>Wayne V. Lewis</u>	Social Security number or ITIN	xxx-xx-3204
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-10056-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne V. Lewis

11/20/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wayne V. Lewis
Debtor

Case No. 22-10056-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Nov 20, 2024

Form ID: 3180W

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID	Recipient Name and Address
db	# Wayne V. Lewis, 9100 Silverthorn Road, McKean, PA 16426-1527
sp	Scott E. Miller, 535 West Arlington Road, Erie, PA 16509-2266
15472473	+ Metropolitan Life Insurance Company, Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
15450848	+ Richard M. Squire, & Associates, LLC, 115 West Avenue, Suite 104, Jenkintown, PA 19046-2031
15450849	+ Wilmington Savings Fund, Society, FSB, d/b/a Christiana Trust as, Trustee for PNPMS Trust III, 6061 South Willow Drive, Suite 300 Greenwood Village, CO 80111-5151

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 21 2024 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2024 00:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 21 2024 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2024 00:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Nov 21 2024 00:51:00	Metropolitan Life Insurance Company, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: litigationintake@metlife.com	Nov 21 2024 00:53:00	Metropolitan Life Insurance Company, Attn: Nicholas Corson, Esquire, Law Department, 1095 Avenue of the Americas, New York, NY 10036-6797
15508394	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 21 2024 00:52:00	Metropolitan Life, c/o Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
15450847	+ EDI: LCIBAYLN	Nov 21 2024 05:15:00	Metropolitan Life Ins. Company, c/o Bayview Loan Servicing, 4425 Ponce de Leon Blvd., Suite 500, Coral Gables, FL 33146-1873
15620239	+ Email/Text: mtgbk@shellpointmtg.com	Nov 21 2024 00:52:00	Metropolitan Life Insurance Company, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
16429314	+ Email/Text: gocadle@cadleco.com	Nov 21 2024 00:53:00	The Cadle Company II, Inc., 100 North Center Street, Newton Falls, OH 44444-1380

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User: auto

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15469418

EDI: AIS.COM

Nov 21 2024 05:15:00

Verizon, by American InfoSource as agent, PO
Box 4457, Houston, TX 77210-4457

15450850

+ EDI: VERIZONCOMB.COM

Nov 21 2024 05:15:00

Verizon Wireless, Bankruptcy Administration, 500
Technology Drive, Suite 550, Weldon Springs,
MO 63304-2225

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		METROPOLITAN LIFE INSURANCE COMPANY
cr		Metropolitan Life Company
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	The Cadle Company II, Inc., 100 North Center Street, Newton Falls, OH 44444-1380

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor METROPOLITAN LIFE INSURANCE COMPANY dcarlon@kmlawgroup.com
Michael J. Graml	on behalf of Debtor Wayne V. Lewis mattorney@neo.rr.com mjgraml@verizon.net
Michael John Clark	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III mclark@pincuslaw.com
Michelle L. McGowan	on behalf of Creditor METROPOLITAN LIFE INSURANCE COMPANY mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Creditor Metropolitan Life Insurance Company mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor Metropolitan Life Company amps@manleydeas.com

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